## **REMARKS**

Claims 1-21 are pending in this application. By this Amendment, claims 5 and 8 are amended.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,

James A. Oliff

Registration No. 27,075

Thomas J. Pardini

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JAO:TJP/smk

Date: January 16, 2004

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DEPOSIT ACCOUNT USE AUTHORIZATION

Please grant any extension necessary for entry; Charge any fee due to our

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